



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
INSURANCE DIVISION
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243
(615) 741-0472

How Does Your Workers' Compensation Coverage Compare With Others?

By providing us the exact name of your insurance carrier off the declarations page of your policy, we will provide the following information:

Email information to: Mike.Shinnick@tn.gov

Date:

Insurance Carrier	
A.M Best Rating and Outlook	
2013 Reported Premium	
Compared to Avg. 2013 WC Premium in TN	\$2,688,165
Loss Cost Multiplier	
TN Weighted Avg. Loss Cost Multiplier	1.44
Avg. Prior Year Experience Rating factor	.97 (voluntary market)
Avg. Prior Year Schedule Rating factor	7% credit

Mike Shinnick, Manager, Workers' Compensation

The above data is taken primarily from loss cost multiplier filings made by insurance carriers writing business in Tennessee. Loss Cost Multipliers are multiplied by the loss costs to develop the full rates shown on your policies. A.M. Best financial strength ratings were secured on-line, while premium data was taken from annual statements reported by the NAIC.